

## **RESPONSE**

This is a response to the Office Action dated June 3, 2005. The Examiner has rejected claims 1 and 16 under 35 U.S.C. § 112, first paragraph, as being indefinite. Claims 1-4, 6-9 and 11-17 were rejected under 35 U.S.C. § 103(a) as being unpatentable over: U.S. Pub 2001/0034676 (“Vasic”) in view of U.S. Pub 2004/0039649 (“Mull”). In addition, claims 5 and 10 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Vasic in view of Mull and further in view of U.S. Pub 2002/0004772 (“Templeton”).

The rejections from the Office Action of June 3, 2005 are discussed below. No new matter has been added. Reconsideration of the application is respectfully requested in light of the above amendments and the following remarks.

### **I. REJECTIONS UNDER 35 U.S.C. § 112**

The Examiner has rejected claims 1 and 16 under 35 U.S.C. § 112, first paragraph, as being indefinite. With this amendment, claims 1 and 16 have been amended to more clearly identify the antecedent basis for “the first online account.” This amendment is purely for clarity and is unrelated to patentability. Accordingly, Applicants respectfully request that the Examiner withdraw this rejection of claims 1 and 16.

### **II. REJECTIONS UNDER 35 U.S.C. § 103(a)**

Claims 1-4, 6-9 and 11-17 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Vasic in view of Mull. Applicants submit that claims 1-4, 6-9 and 11-17 are patentable over Vasic in view of Mull because the combination of Vasic and Mull fails to disclose all the limitations of the claims and further that one of ordinary skill in the art would not be motivated to combine these references.

Vasic discloses a “payroll access program allowing an employee to request access to payroll through a third party.” Vasic, Abstract. Mull discloses a “method of charitable donating.” Mull, Abstract.

Vasic fails to disclose the step of “verifying with the account access information whether the first user has access to the bank account.” Vasic does disclose providing a master bank account with sub-accounts for transferring funds. Vasic, ¶ 56. Vasic discloses how to set-up a sub-account for transferring data with a master bank account. Vasic, ¶¶ 56-57. “The sub-

account actually has no funds until the sub-account is activated by using the card and the funds are automatically transferred from the master account or alternatively transferred or wired with associated fees.” Vasic, ¶ 56. However, in Vasic, the transfers are “automatic” and do not require the verification step as disclosed in claims 1 and 16. Mull also fails to disclose “verifying with the account access information whether the first user has access to the bank account.”

As noted by the Examiner, Vasic fails to disclose establishing a second online account as in claims 1 and 16. Mull also fails to disclose “receiving a response from the recipient, wherein the response includes a request to establish a second online account for the recipient; [and] establishing a second online account associated with the recipient” as in claims 1 and 16. Mull does disclose that “the server 102 can be configured to automatically set up ‘subaccounts’ within a donee's established account, e.g., one for each donor.” Mull, ¶ 47. The accounts can be automatically set up by a donor in Mull. However, the accounts are not established based on a “response from the recipient, wherein the response includes a request to establish a second online account for the recipient.” In Mull, the “donor can establish the account, donate the funds, and specify a donee to have access to the account,” or the donee can establish accounts. Mull, ¶ 47. There is no request for a response and accordingly, no response received that includes a request to establish an online account. Neither, the donor or the donee request that an online account be set up.

In addition, one of ordinary skill in the art would not be motivated to combine the references Vasic and Mull. There is no motivation to use Mull to add a “request to establish a second online account for the recipient” to Vasic. In fact, such a combination is opposite to the objectives of Vasic. Vasic relates to the setting up of sub-accounts for employees with limited access to a master payroll account. Vasic, ¶¶ 18-21. It would not make sense to allow an employee to request a second online account for transferring funds from the master payroll account. The purpose of Vasic is to set up sub-accounts that have limited access to the master payroll account. Vasic, ¶¶ 18-21. The employee's would not be allowed to create a second online account to transfer funds from the master payroll account.

For the reasons described above, Applicant submits that independent claims 1 and 16 are allowable. Likewise, claims dependent from allowable claims 1 and 16 are also allowable. Claims 5 and 10 were rejected under 35 U.S.C. § 103(a) as being unpatentable over

Vasic in view of Mull and further in view of Templeton. Claims 5 and 10 depend from claim 1, which is allowable as discussed above. For the same reasons that claim 1 is allowable, Applicants believe claims 5 and 10 in addition to all other dependent claims are also allowable. Accordingly, Applicants respectfully request that the Examiner withdraw these rejections.

**CONCLUSION**

Each of the rejections in the Office Action dated June 3, 2005 has been addressed and no new matter has been added. Applicants submit that all of the pending claims are in condition for allowance and notice to this effect is respectfully requested. The Examiner is invited to call the undersigned if it would expedite the prosecution of this application.

Respectfully submitted,

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Date

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